

FIGURE 1
(Prior Art)

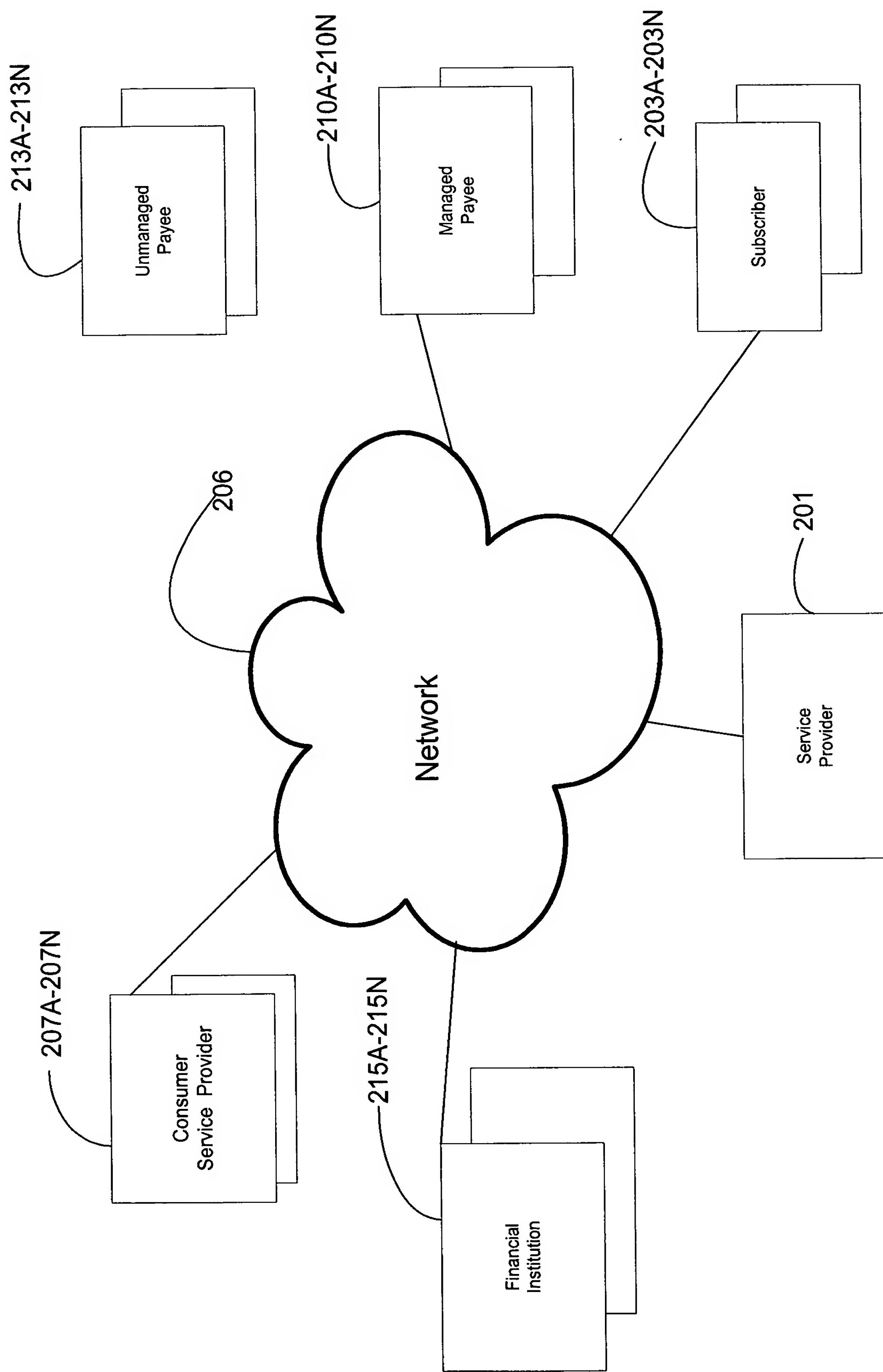


Figure 2

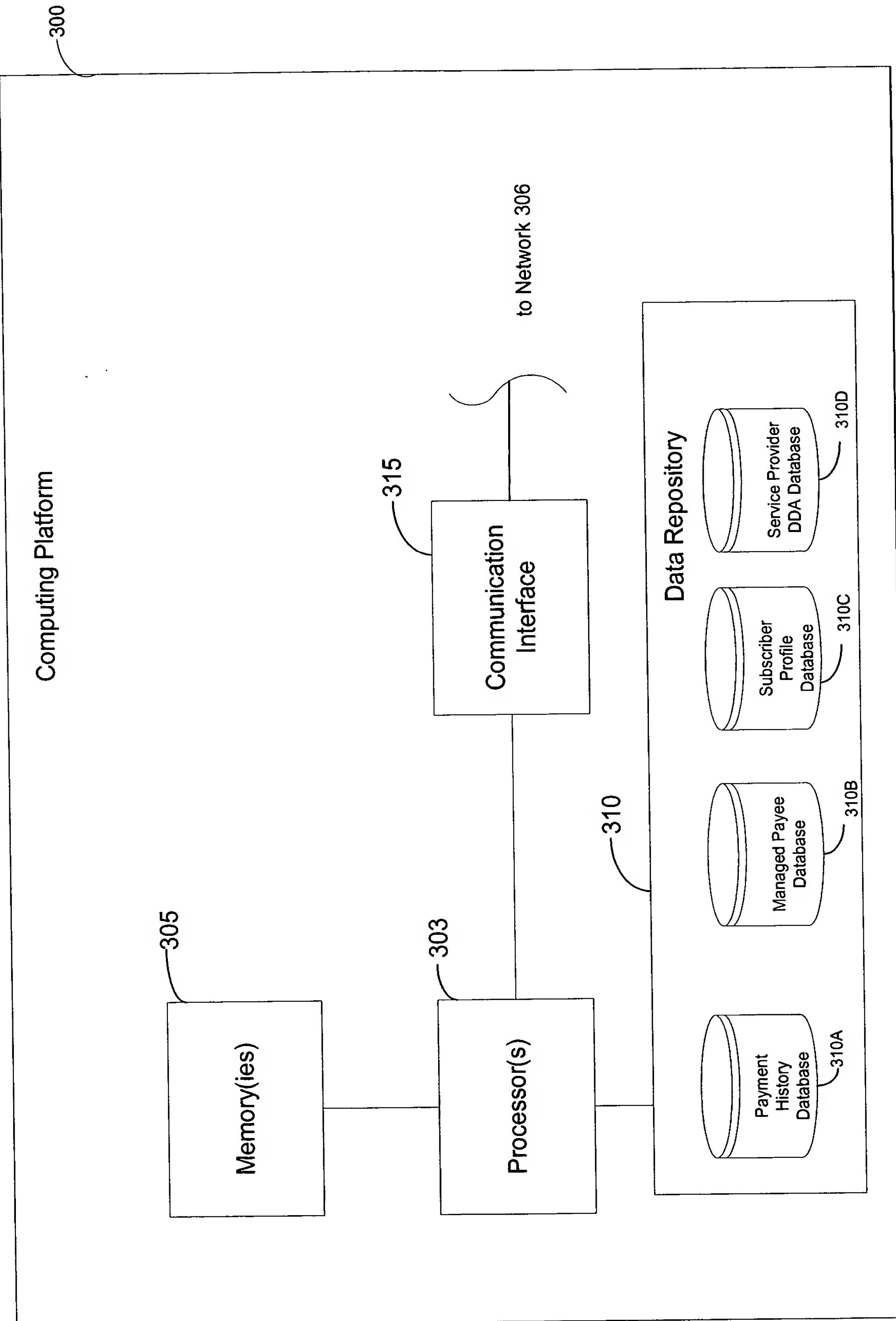


Figure 3

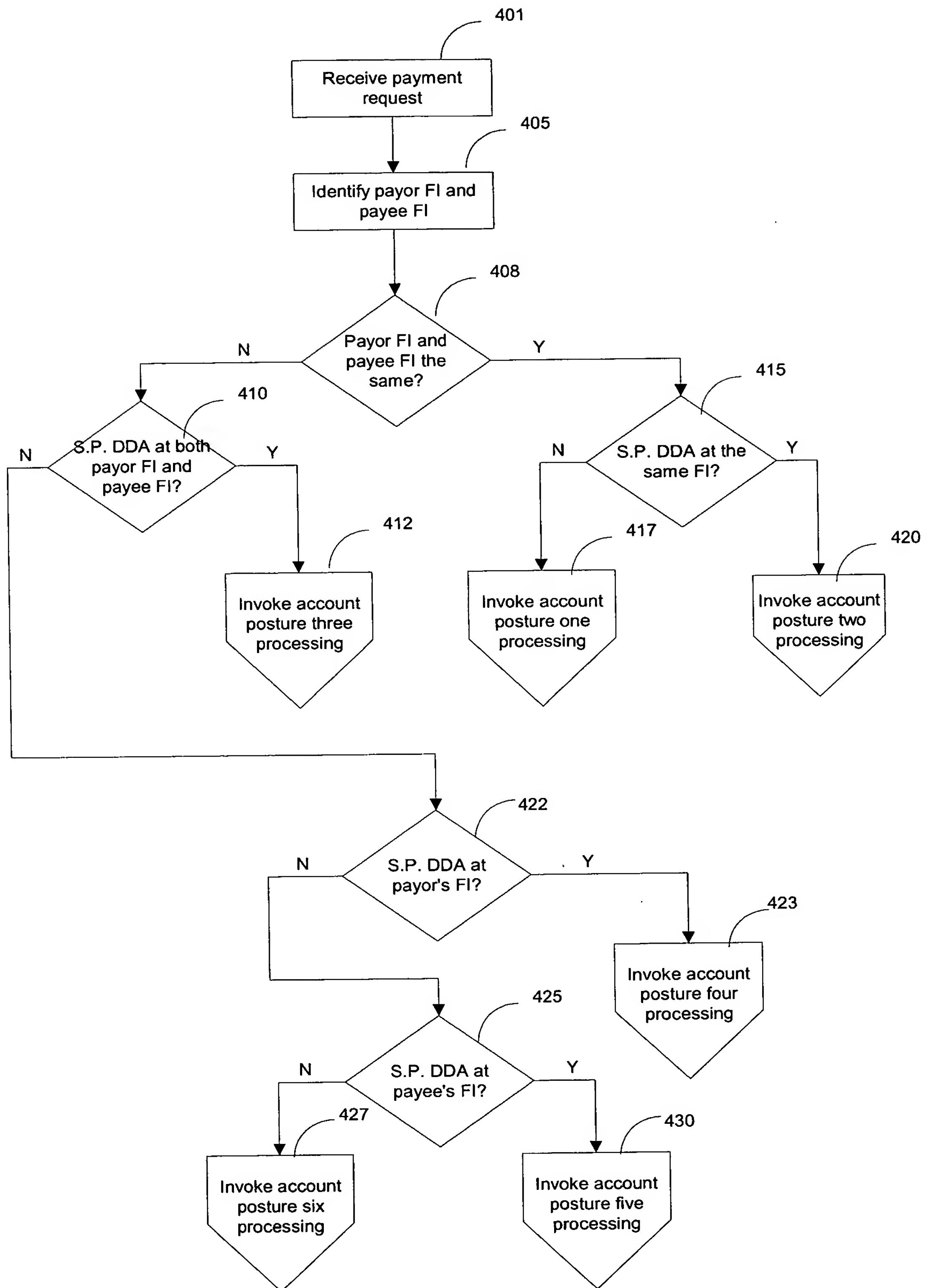


FIGURE 4

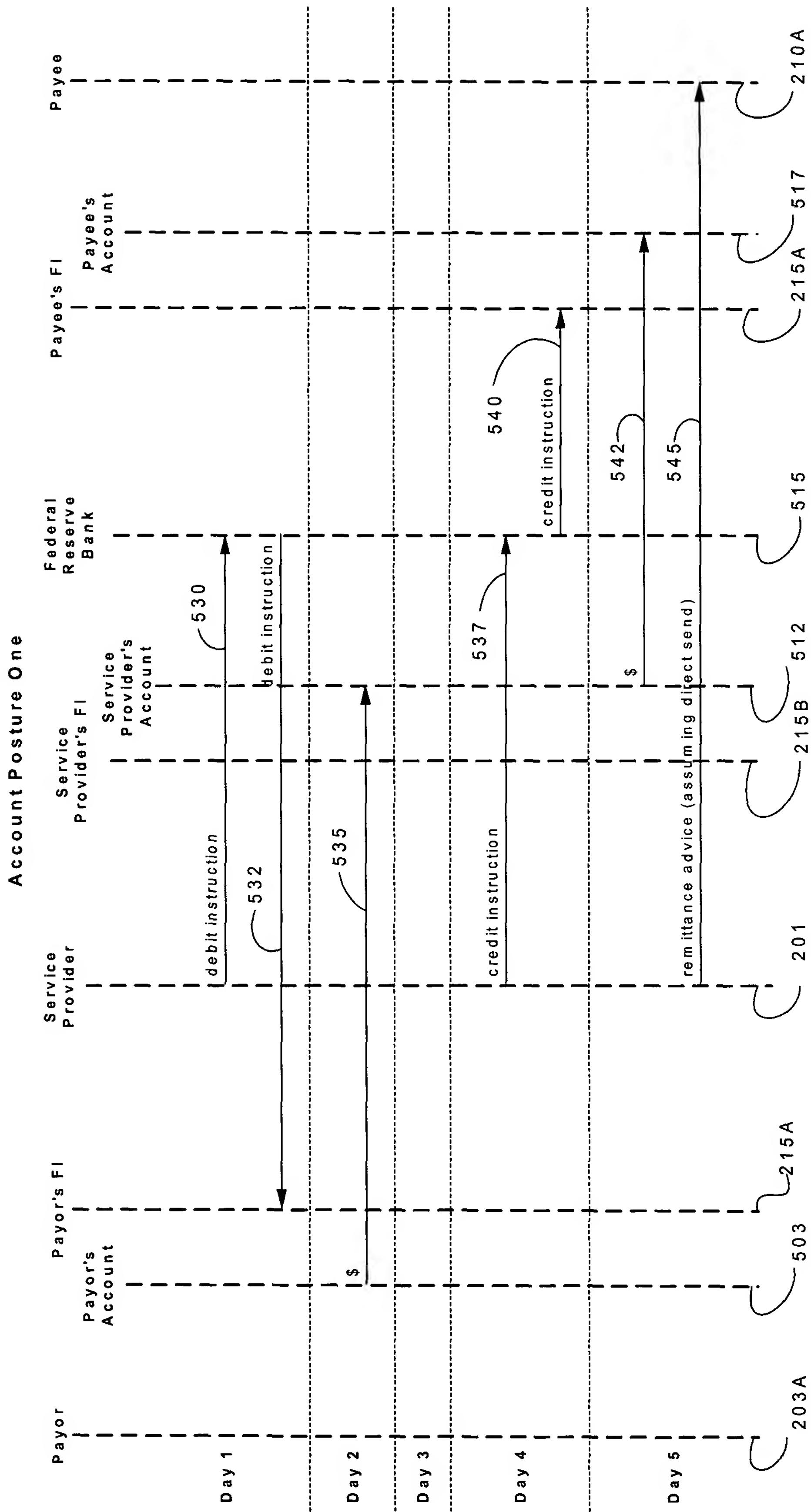


Figure 5A

Account Posture Two

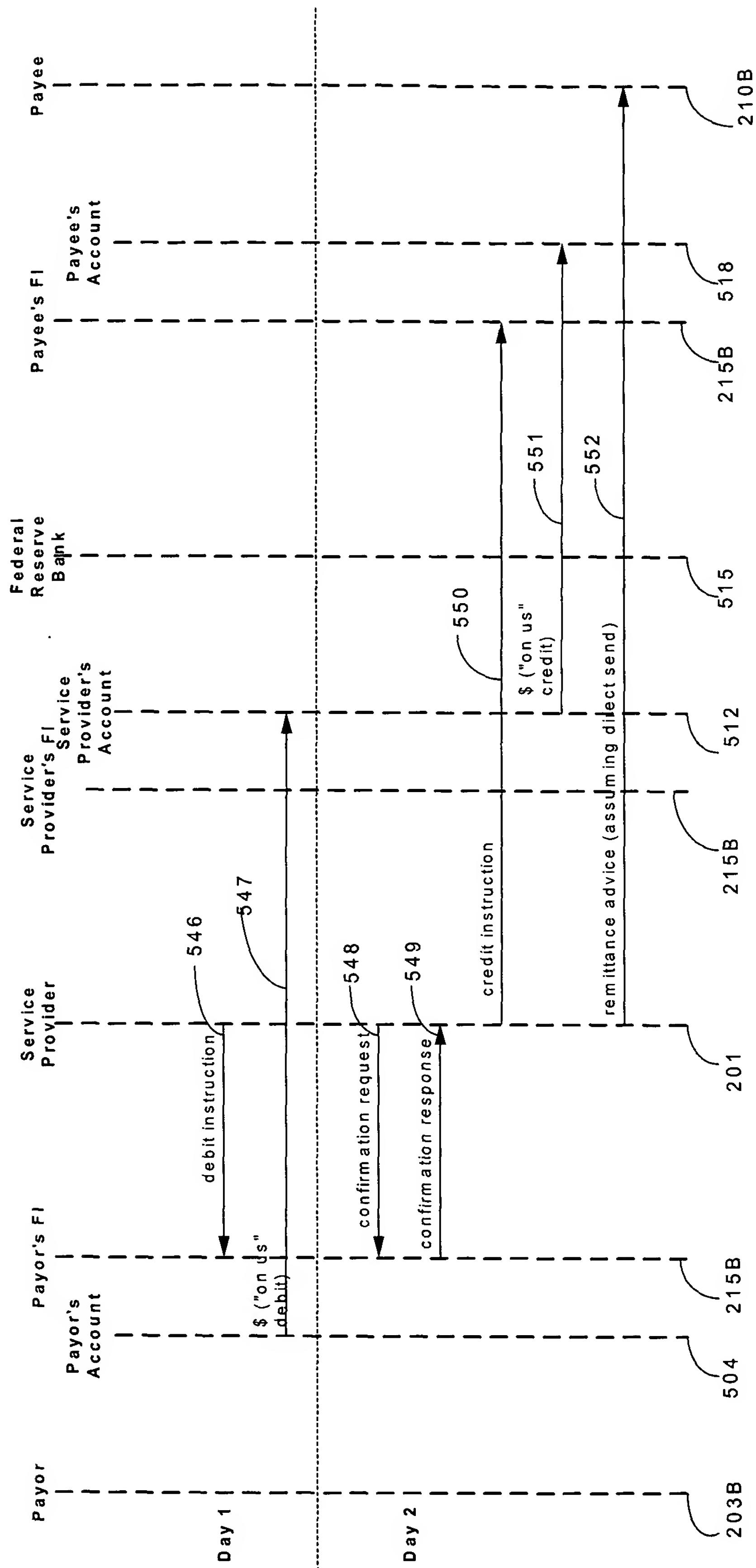


FIGURE 5B

Account Posture Three

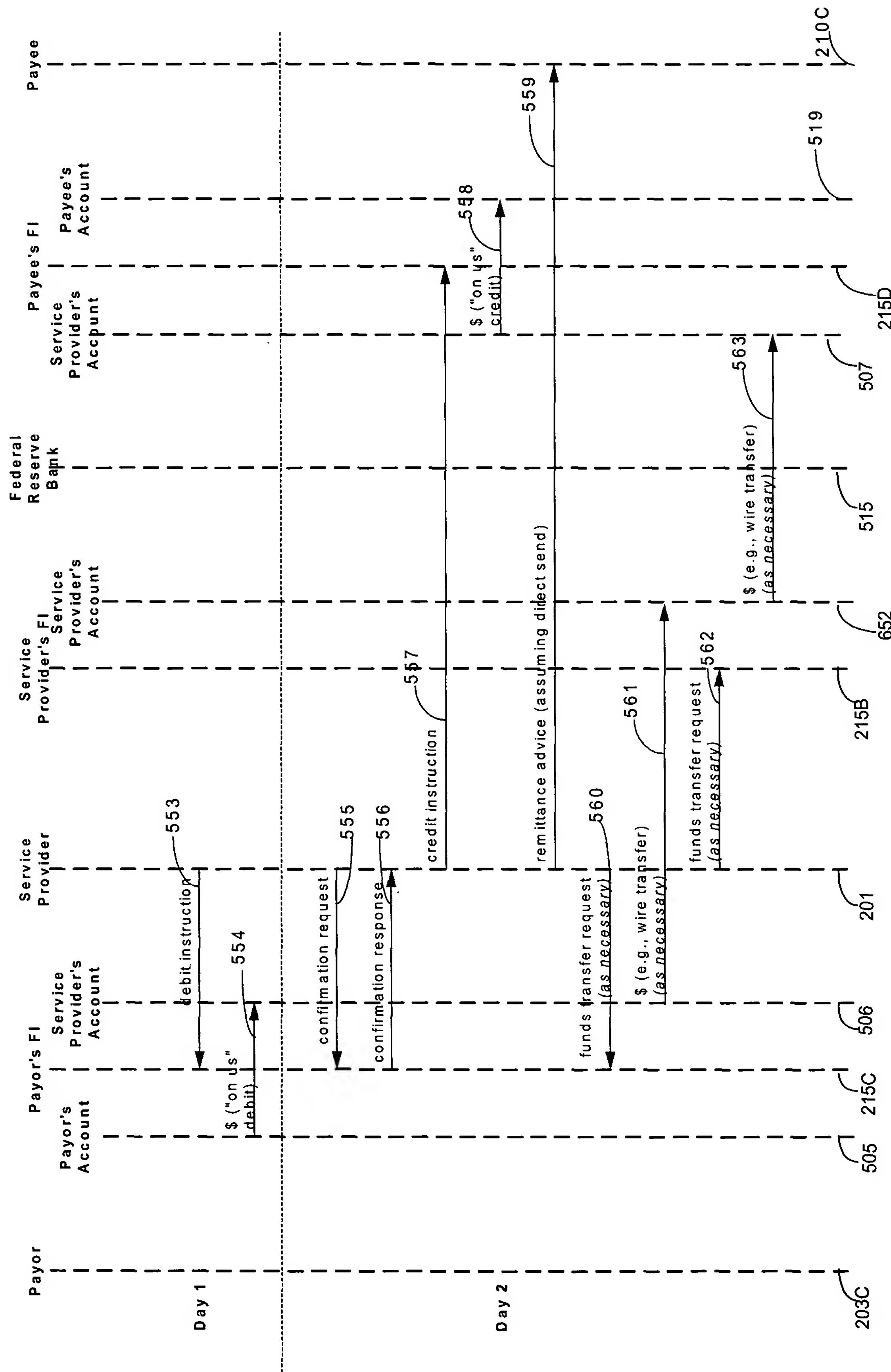


FIGURE 5C

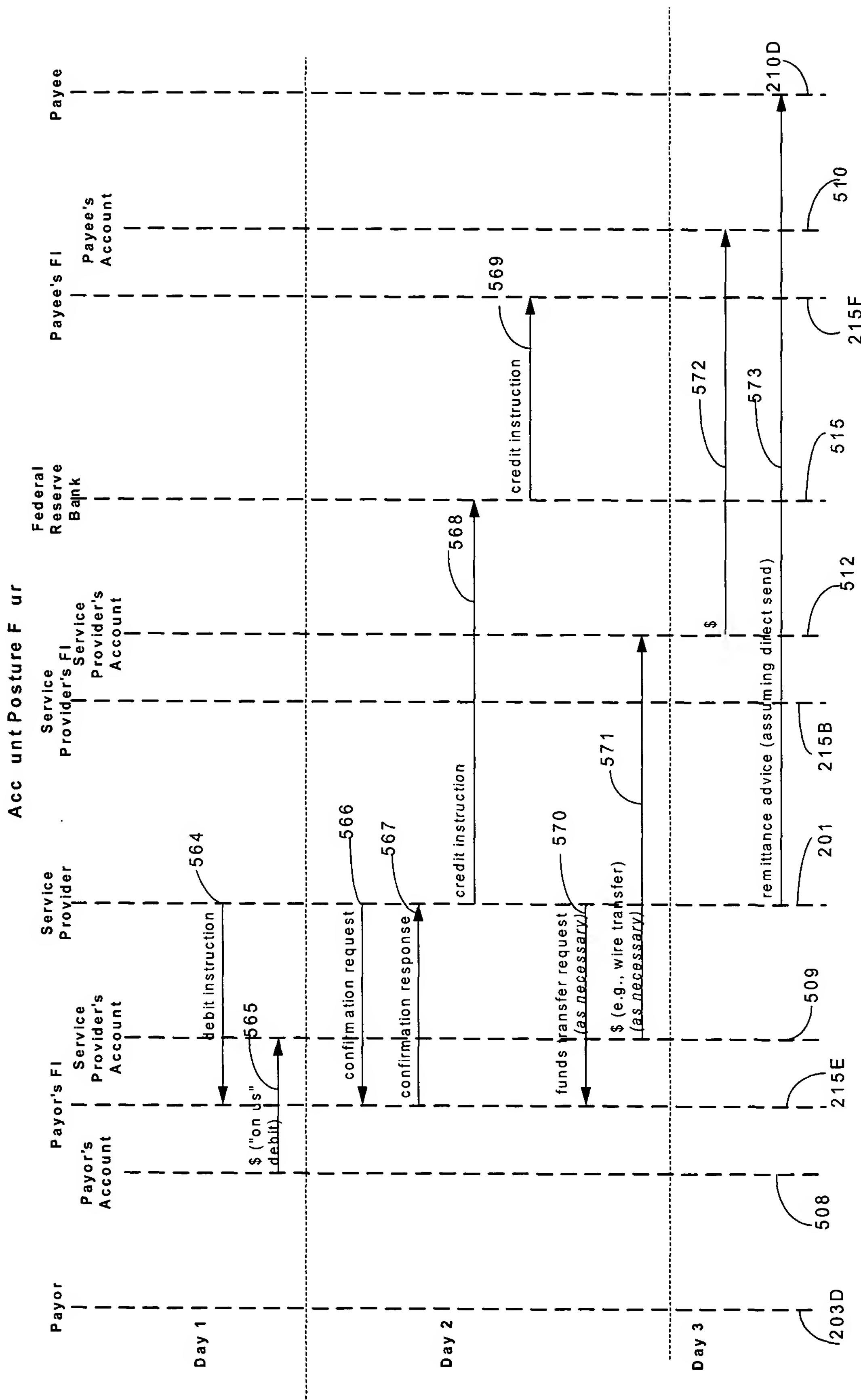


FIGURE 5D

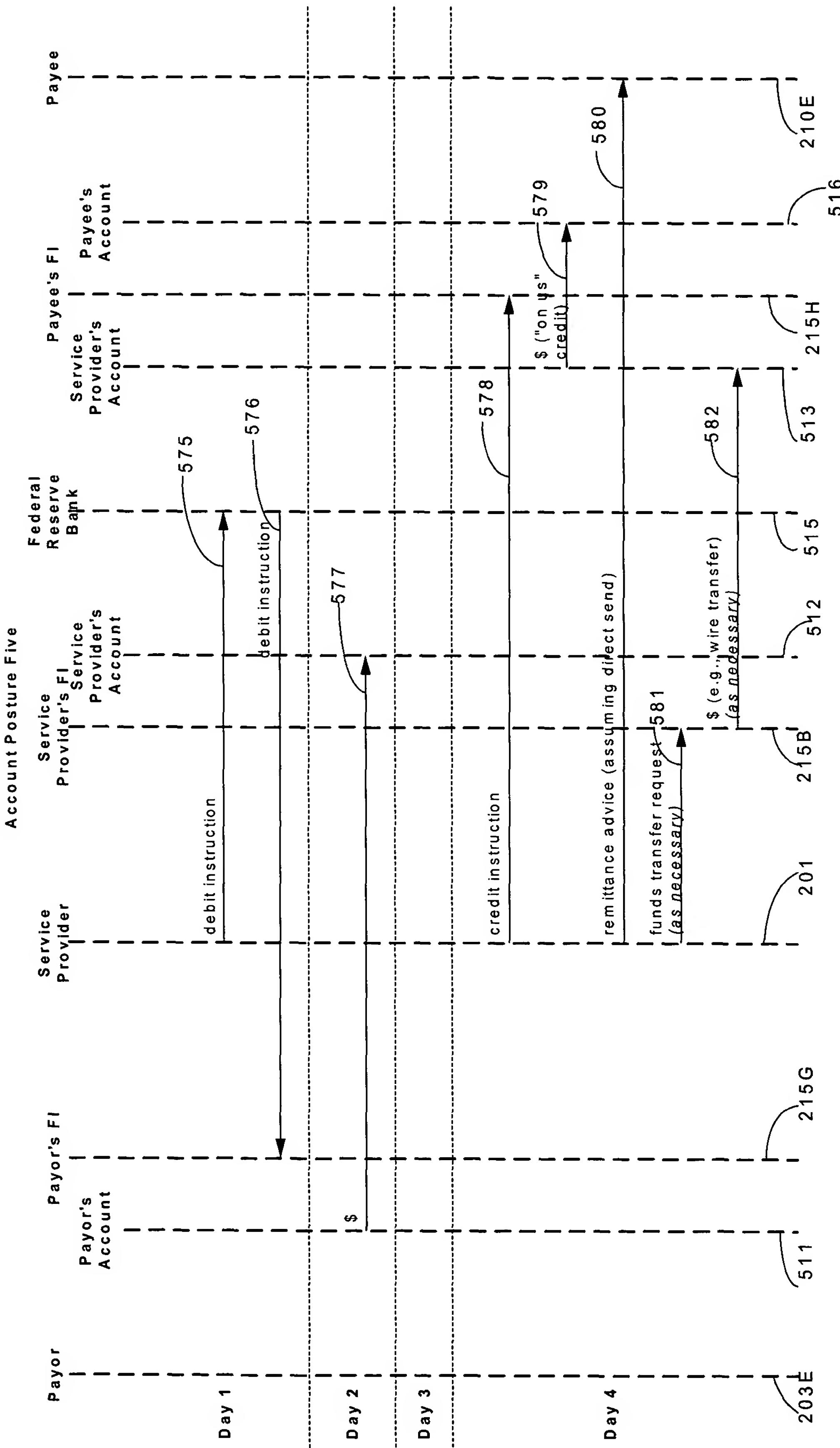


FIGURE 5E

FIGURE 6A

#	Debit Option	Risk Analysis Required?	SP DDA at Payor FI	SP DDA at Payee FI	Payee Reversible	Risk Factor (0=none, 9=high)	Speed Factor (0=fast, 9=slow)	Credit Options Available	When Credit Be Initiated?
1A	• Funds to SP DDA at SP FI	N			3	0	4	3, 4	+0
	Real-time authorization								
1B	• Funds to SP DDP at SP FI	N			✓	1	0	5	3, 4
1C	• Funds to SP DDA at payee's FI	N			3	0	4	2A, 2B	+0
1D	• Funds to SP DDA at payee's FI	N			✓	1	0	5	2A, 2B
	Good funds								
2A	• Funds to SP DDA at SP FI	N			3	3	0	3, 4	+1
2B	• Funds to SP DDA at SP FI	N			✓	1	0	1	3, 4
2C	• Funds to SP DDA at payee's FI	N			3	3	0	2A, 2B	+1
2D	• Funds to SP DDA at payee's FI	N			✓	1	0	1	2A, 2B
	ACH file to payor FI								
3A	• Funds to SP DDA at payor's FI	N			✓	2	3	2	1A, 1B
3B	• Funds to SP DDA at payor's FI	N			✓	1	0	3	1A, 1B
	ACH file to payee FI								
4A	• Funds to SP DDA at payee's FI	N			✓	1	0	5	2A, 2B
4B	• Funds to SP DDA at SP FI	N			✓	1	0	6	3, 4
601	603	613	607	609	611	613	615	617	621

FIGURE 6B

#	Debit Option	Risk Analysis Required?	SP DDA at Payer FI	SP DDA at Payee FI	Payee Reversible	Risk Factor (0=none, 9=high)	Speed Factor (0=fast, 9=slow)	Cost Factor (0=min, 9=high)	Credit Options Available	When Can Credit Be Initiated?
5A- 0	• Funds to SP DDA at payee's FI	Y		✓		8	0	4	2A, 2B	+0
5B- 0	ACH file to Fed	Y				8	0	5	3, 4	+0
5A- 1	• Funds to SP at SP FI	Y		✓		7	3	4	2A, 2B	+1
5B- 1	ACH file to payee FI	Y				7	3	5	3, 4	+1
5A- 2	• Funds to SP DDA at payee's FI	Y				6	5	4	2A, 2B	+2
5B- 2	ACH file to Fed	Y		✓		6	5	5	3, 4	+2
5A- 3	• Funds to SP DDA at payee FI	Y				5	7	4	2A, 2B	+3
5B- 3	ACH file to Fed	Y				5	7	5	3, 4	+3
6	Draft	Y				0	9	9	5	-
601	603	605	607	609	611	613	615	617	619	621

#	Credit Option	SP DDA at Payer FI	SP DDA at Payee FI	Paypr FI = Payee FI	Speed Factor (0=fast, 9=slow)	Cost Factor (0=min, 9=high)	When Will Funds Be Available to Payee?
1A	ACH file to payor bank	✓	✓	✓	1	1	+0
	• "On us" at payor bank						
1B	ACH file to payor bank	✓			5	5	+1
	• Payer bank originates to Fed						
2A	ACH file to payee bank		✓		1	2	+0
	• "On us" at payee bank						
2B	ACH file to payee bank	✓	✓		1	4	+0
	• "On us" at payee bank						
	• Settlement from payor bank required						
3	ACH file to Fed				5	6	+1
4	Corporate check				9	8	-
5	Draft				9	9	-
801	803	807	809	810	815	817	820

FIGURE 7

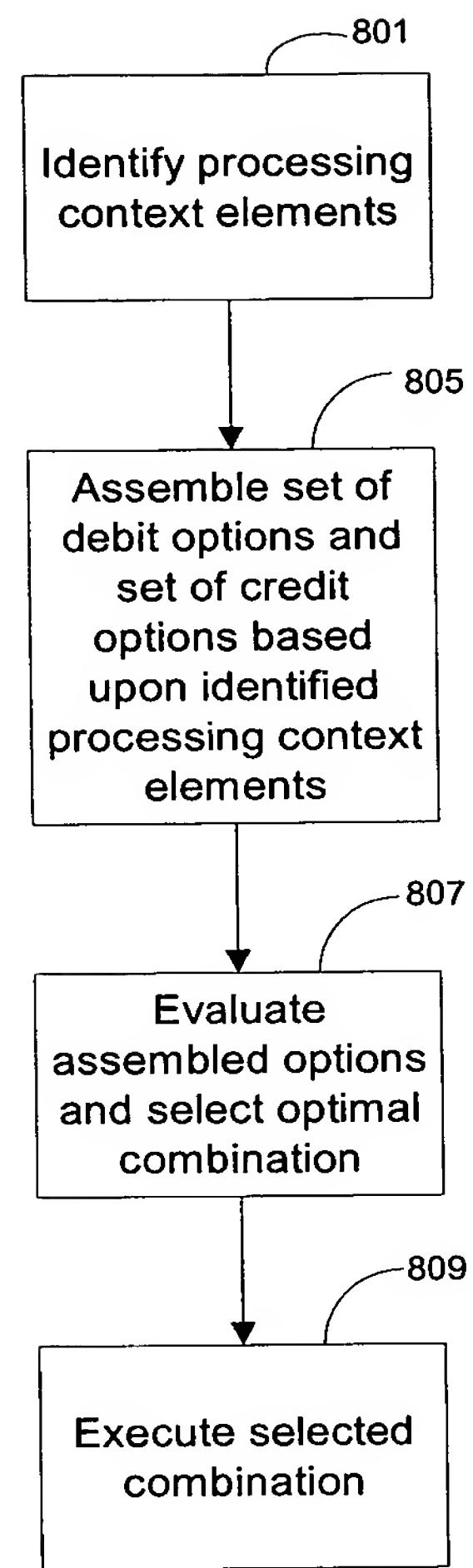


Figure 8

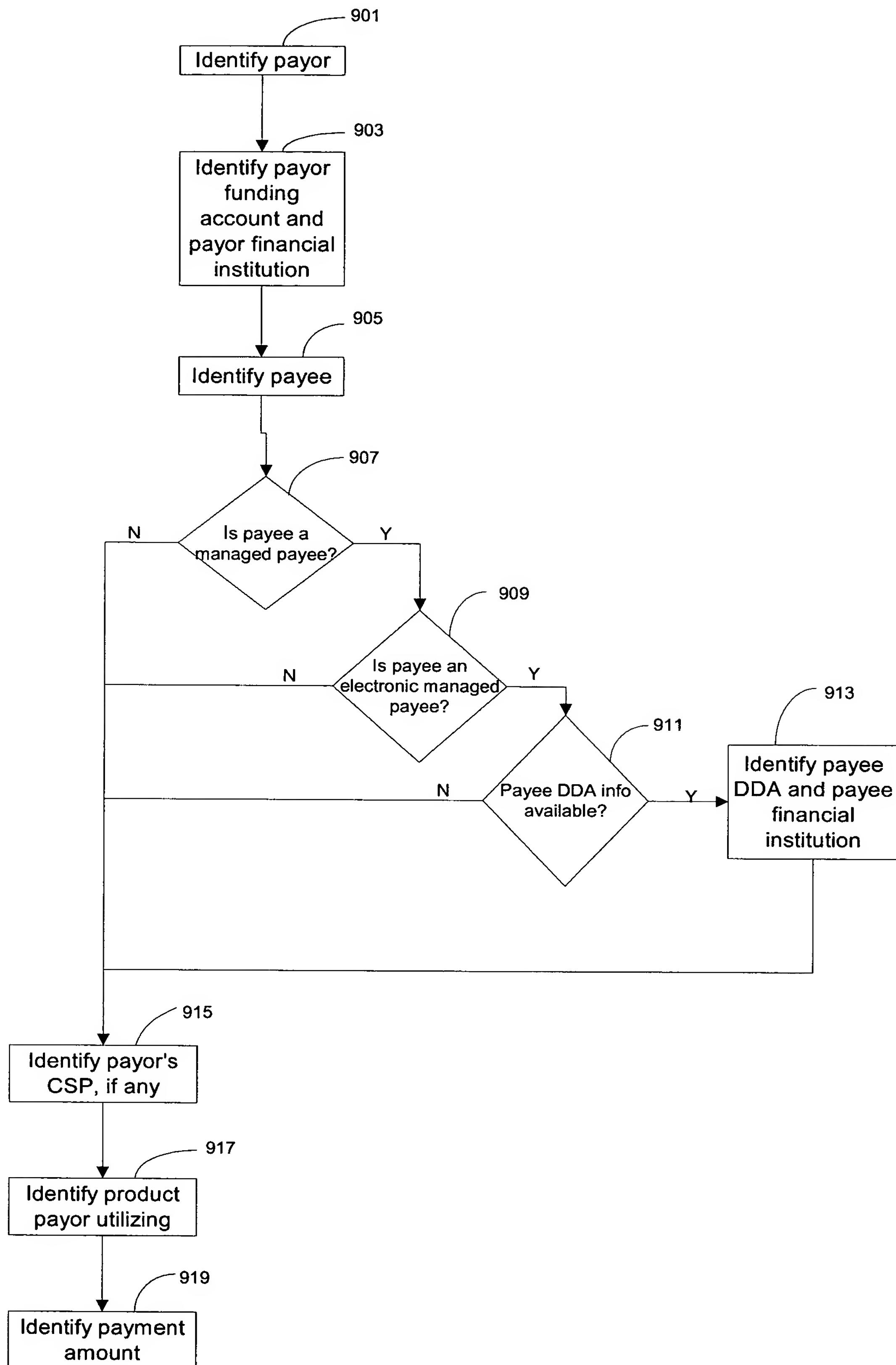


FIGURE 9

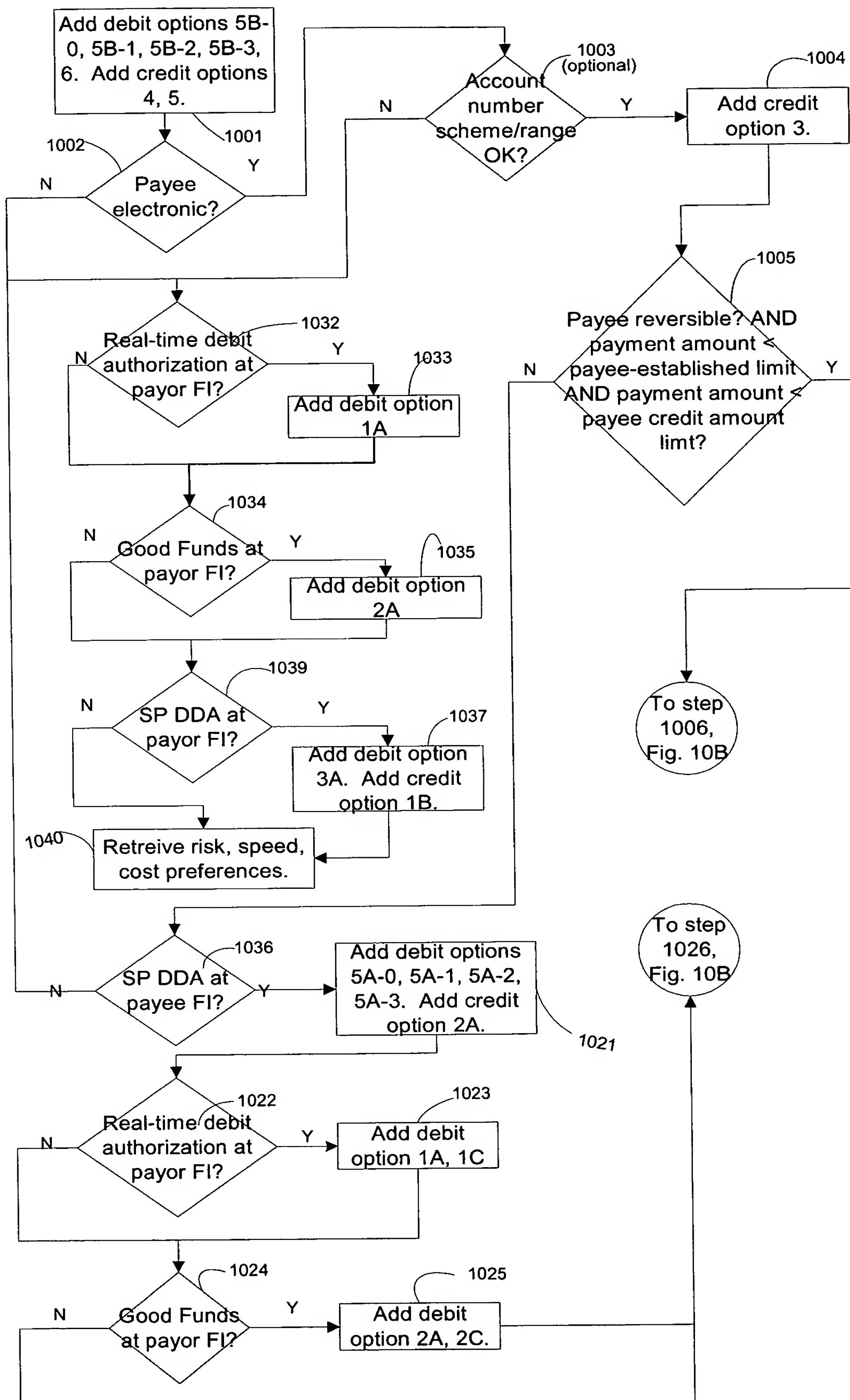


Figure 10A

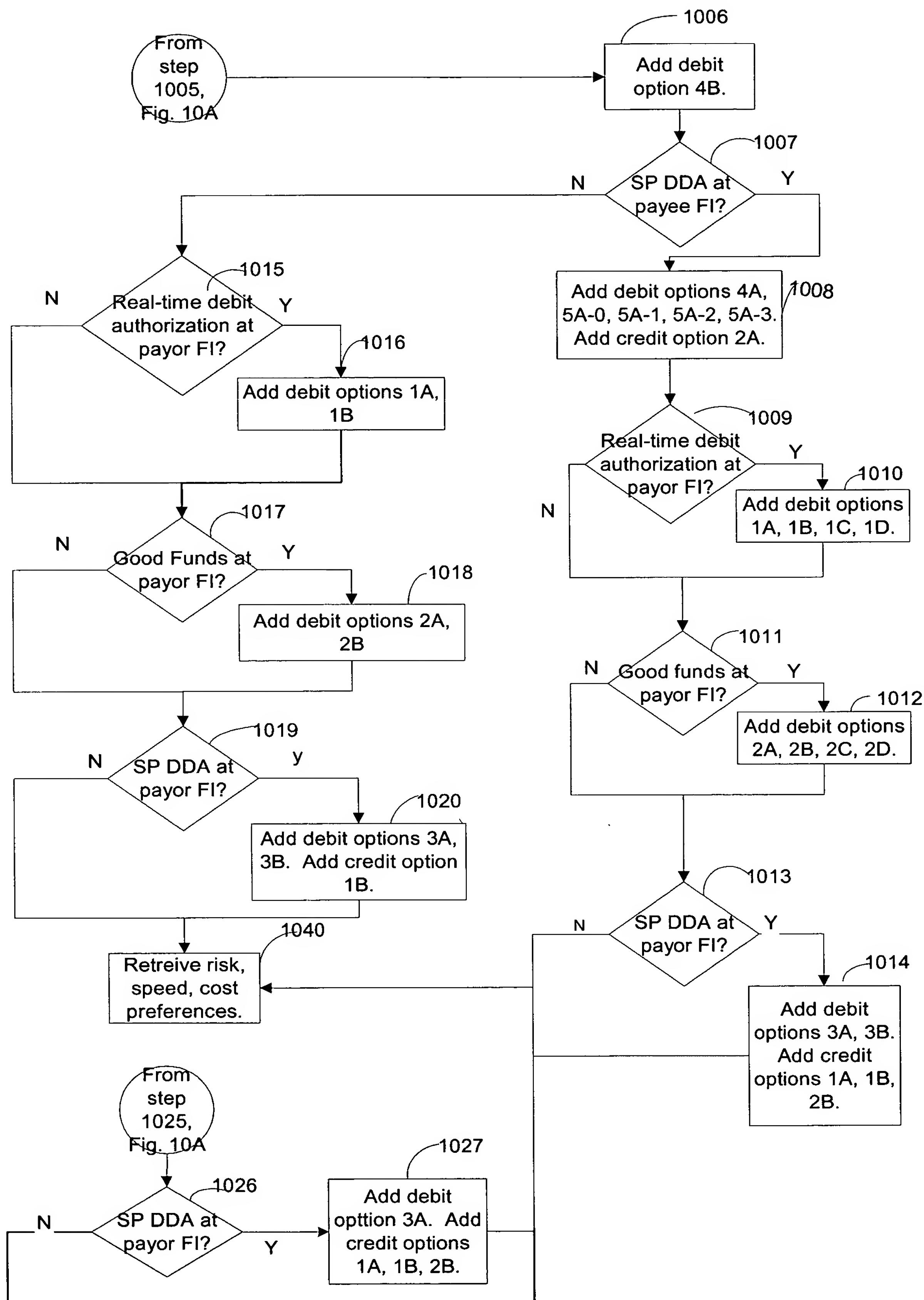


Figure 10B

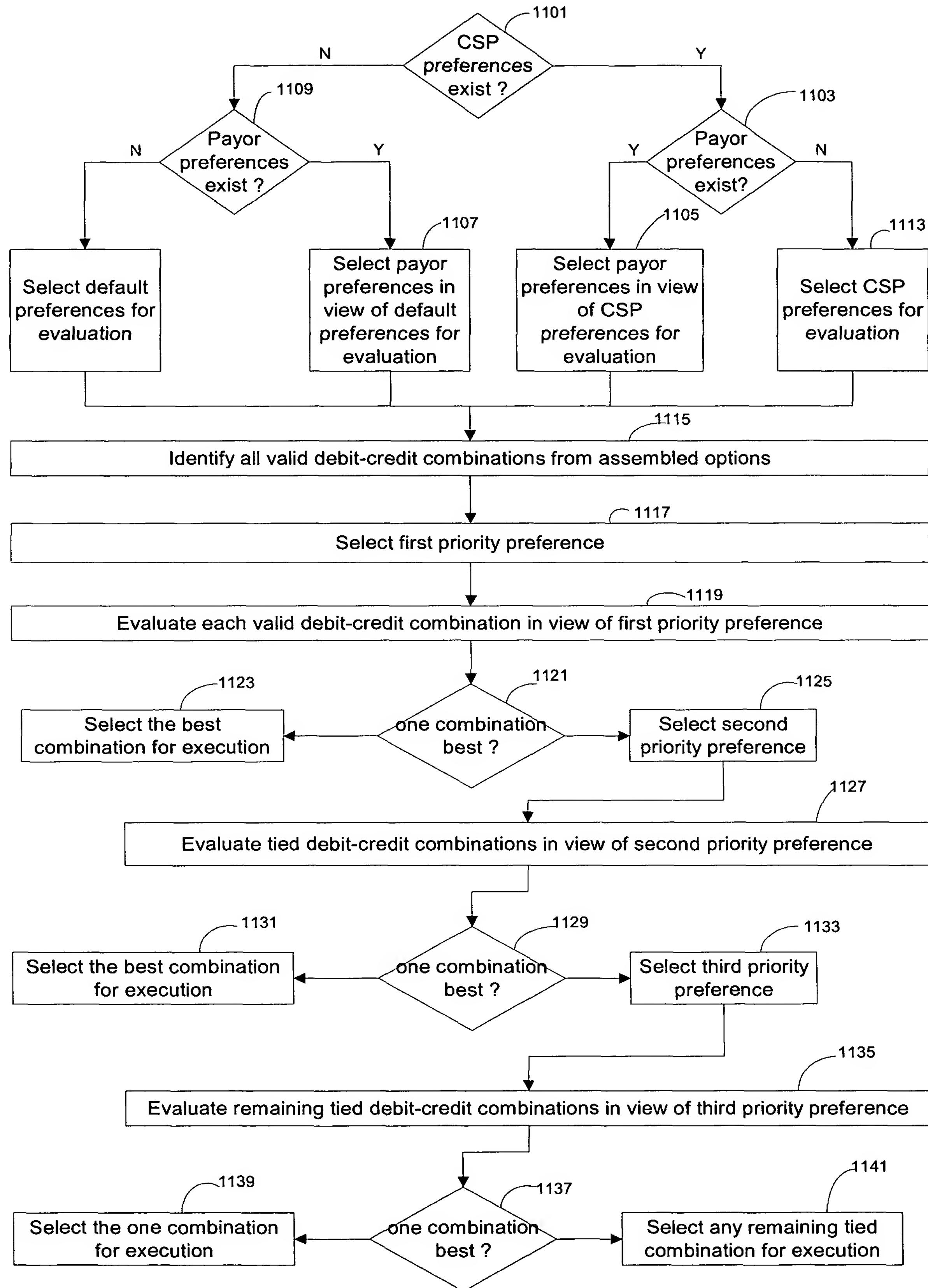


Figure 11